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BIBLIOGRAPHIC NOTES

CO-OPERATIVE HOUSING

Introduction

The items for this issue of *Bibliographic Notes* have been selected from *Co-operative Housing: A bibliography*, which has been published by the United Nations Centre for Human Settlements (Habitat). The items cover books and articles published after 1980 and are divided into the following categories: general, regional and country. It is by no means an exhaustive list on this subject; therefore, any assistance from readers to complement and/or update this list would be welcome.

Please note that, except for its own publications, the United Nations Centre for Human Settlements (Habitat) is not in a position to provide copies of the works listed here.

GENERAL

Building community: a third world casebook/Bertha Turner, editor.
London, Building Community Books, 1988.
190p.:ill.
*Non-governmental organizations * Community development * Self- help*

This book is based on the non-governmental organizations' project of the Habitat International Coalition (HIC), the umbrella organization for such organizations concerned with shelter worldwide. It addresses the question of housing and community building by low-income people. It shows how, given access, resources and the freedom to build, people can build many times more than governments are able to, given the same resources. Case studies from Africa, Asia and Latin America are used as illustrations. Most of the accounts are based on squatter settlements where, with the aid of local and/or foreign non-governmental organizations, working with local community-based organizations, communities are able to secure complete or partial security of tenure. Once secure, communities engage in a variety of individual and/or community self-help activities to construct or improve residences and provide community services. The book presents a review and analysis of self-help building and suggests the appropriate policy climate for its success, based on the premise that governments, especially in the third world, cannot afford to ignore the self-help option.

Building together: issues in mutual-aid housing/Shlomo Angel and Zilla C. Phoativongsacharn.
Bangkok, Human Settlements Division, Asian Institute of Technology with the United Nations Centre for Human Settlements (Habitat), 1981.
71p.
*Manuals * Self-help construction*

This booklet is designed as a teaching tool for practitioners and draws on the experience of the Building Together Project in Bangkok. It is accompanied by a teaching film. Items covered include intermediary organization, site management, self-help technology, the advisability of grouping into small clusters, how to manage different levels of effort by

participants, problems raised by the lengthy construction period, cost recovery, house design, scale of production, reaching the poor and community control.

Community based finance institutions: the role of co-operative and credit unions in mobilizing finance for the improvement of low-income settlements.

Nairobi, United Nations Centre for Human Settlements (Habitat), 1984.
67p. - Publication No. HS/44/84E.
*Financial institutions * Case studies * Savings and loan associations*
JAMAICA * KENYA * ZAMBIA

This publication is based on the recognition that the poor are able to generate shelter-financing solutions that are compatible with their economic situation. Key issues discussed include the role of credit unions, limitations of internally mobilized capital in housing co-operatives and credit unions, institutional investment by credit unions, implementation by credit unions and housing co-operatives of projects serving low-income groups. There are three annexes which are case studies of community-based finance institutions in Jamaica, Kenya and Zambia.

Community participation in the execution of low-income housing projects.

Nairobi, United Nations Centre for Human Settlements (Habitat), 1984.
31p. - Prepared with the assistance of Yap Kioe-Sheng. - Publication No: HS/OP/83-16E.
*Public participation * Low-cost housing * Project management*

This report deals with the possibilities and limitations of community participation in low-income housing projects, the difficulties which project staff members encounter in implementing participation, and relatively successful attempts to overcome participation problems. Issues covered include community organization as a requirement for effective participation, community participation in settlement planning, modes of participation in planning, implementation and financing.

Co-operative housing/International Co-operative Alliance (ICA).

Geneva, ICA, 1987.
123p. - Second revised edition.
*Co-operative housing * Case studies*
BOLIVIA * HONDURAS * ZAMBIA

This handbook briefly covers many aspects of co-operative housing development, including definitions of co-operatives, support organizations, forming a co-operative, legal matters, structure and organization, finance, planning, building (including self-build), management and administration, co-operative housing for special groups and staff training. It has examples of two successful projects in Bolivia and Honduras. The annexes include a glossary of terms, principles of co-operative housing, the Zambian Co-operative Societies Act and a bibliography.

Co-operative housing: experiences of mutual self-help.

Nairobi, United Nations Centre for Human Settlements (Habitat), 1990 (forthcoming)
Publication No: HS/179/89E
*Self-help * Case studies * Co-operative housing*
ETHIOPIA * NICARAGUA * PHILIPPINES * ZIMBABWE

This publication presents four case studies from Ethiopia, Nicaragua, the Philippines and Zimbabwe which illustrate different aspects of the co-operative mode of housing. The studies are introduced by an overview which examines different types of mutual self-help organizations, some of which are formally registered co-operatives and others which are informally structured but have similar objectives.

The overview covers types of co-operative organizations, tenure, organization, development, land acquisition, management of self-help construction, finance and institutional support. The publication is intended primarily as an introduction for promoters of mutual self-help housing.

Housing co-operatives in developing countries: a manual for self-help in low-cost housing schemes/A.C. Lewin.

London and Chichester, John Wiley & Sons in association with Intermediate Technology Publications, 1981.
170p.
*Manuals * Co-operative housing * Self-help housing*
AFRICA

This manual is concerned with the development of urban housing co-operatives in Africa and can

be used as a basis for adapting and developing manuals for specific situations. Part 1 is general and describes the context influencing the development of housing co-operatives, the characteristics, principles and types of housing co-operatives and the conditions necessary for their promotion. Part 2 covers the organization of self-help housing co-operatives, planning of a housing co-operative, funding aspects, the formation process and interim administration, training and education, self-help construction, management and administration, the legal framework and housing for the lowest-income groups.

Integrated co-operatives for satisfying the needs of shelter in slum and squatter areas.

Cologne, German Development Assistance Programme for Social Housing (DESWOS) and Carl Duisberg Gesellschaft, 1981.

48p.

Public participation * *Upgrading* * *Squatter settlements*

This publication is the report of a workshop on human settlements co-operatives held in Marburg, Federal Republic of Germany, in December 1980. Topics covered include requirements for the operation of co-operatives with an integrated approach, problems and criteria in the selection of demonstration projects, participation and training, popular participation and power, and identification of teaching aids for training programmes and to encourage popular participation.

Mutual aid: house construction through building groups.

Nairobi, United Nations Centre for Human Settlements (Habitat), 1986.

57p. - Prepared with the assistance of Shlomo Angel.

Training programmes * *Self-help housing* * *Housing construction*

This is a training module based on instruction and group exercises. The purpose of the training programme is to discuss the possibilities and limitations of mutual-aid housing in low-income projects, to suggest methods and techniques for the organization of mutual-aid groups and to identify the specific requirement of building groups with regard to project support and assistance, internal organization, project layout, house design and technology.

Overview of the co-operative development system.

Washington D.C., Co-operative Housing Foundation, 1985.

20p. - (Concepts and methods series; No. 7)

Co-operative housing * *Co-operatives* * *Credit mechanisms*

The co-operative development system is an approach to developing human settlements on a co-operative model. Components are: technical service organizations, self-help housing co-operatives, credit mechanisms, building materials production centres, and neighbourhood and village improvement co-operatives. The publication describes each element of the system and makes it clear that all components need not be in place for a system to work.

Promoting organized self-help through co-operative modes of participation.

Nairobi, United Nations Centre for Human Settlements (Habitat), 1984.

61p. - Publication No: HS/37/84/E.

Self-help * *Community organization* * *Case studies*

This publication uses case studies from eight countries to illustrate eight requirements for co-operative approaches to community improvement programmes. The requirements are a felt need, a clear concept of the target group, a comprehensive information programme, a supportive community structure, the need to support an accepted local leader, management training, a supportive financing system and adequate institutional support. The publication also uses the case studies to exemplify four areas in which training is essential: organization and management, self-help building, finance and legal aspects. It concludes with a section on the organization of training programmes. This global publication provides good introductory material for promoters of co-operative housing.

The role of the co-operative sector in financing and implementing urban housing development/Graham Alder.

Washington D.C., United States Co-operative Overseas Development Council, 1985.

15p. - Paper presented at "Why Co-ops Fail and Succeed" Conference, Washington D.C., 10-11 October 1985.

Financing * *Credit mechanisms* * *Co-operatives* * *Urban housing*

READEX

INDIA * JAMAICA * KENYA * UNITED REPUBLIC OF TANZANIA

This paper covers the urban housing context and then concentrates on the financial contribution of the co-operative sector through credit unions and specialist co-operative housing finance institutions. It uses examples from India, Jamaica, Kenya and the United Republic of Tanzania.

AFRICA

REGIONAL

Community participation in human settlements/Diana Lee Smith, editor.

Nairobi, Settlements Information Network Africa (SINA), Mazingira Institute, 1984.
71p. - Proceedings of the Second SINA Workshop held in Kenya in November 1983.
*Public participation * Case studies * Community development*
AFRICA SOUTH OF SAHARA

Includes case studies from Angola, Botswana, Ethiopia, Ghana, Kenya, Malawi, Mozambique, Namibia, Sudan, Uganda, the United Republic of Tanzania, Zambia and Zimbabwe. The conclusions of the Workshop are reported under the following headings: Why participate?; Women and participation; The role of community-development workers; The role of donors; Political structures and participation; Strategies for community participation; Technical issues.

Training human settlements workers in eastern and southern Africa/Diana Lee Smith, editor.

Lusaka, American Friends Service Committee, and Nairobi, Mazingira Institute, 1981.
65p. - Proceedings of a Workshop held in Zambia in 1981.
*Training programmes * Case studies*
AFRICA SOUTH OF SAHARA

Covers the settlements situation in nine countries in the region, includes training case studies in seven countries, and reports working-group discussions on topics including politics and training, types of organization, types of human-settlement workers, training of community-development workers, training methods, working conditions, and training and the role of women.

Report of the Sixth SINA Regional Workshop on Housing, Construction and Building Materials Co-operatives.

Nairobi, Settlements Information Network Africa (SINA), Mazingira Institute, 1989.
20p. - Unpublished report of the Sixth SINA Regional Workshop on Housing, Nairobi, May 1989.
*Housing construction * Building materials * Co-operative housing*
AFRICA SOUTH OF SAHARA

Summarizes the group discussions of the Workshop. Areas covered are: regional experience regarding construction, support institutions for co-operatives and finance; training for housing and construction co-operatives; and basic principles of co-operatives. The guidelines and distillation of experience provided in this report should prove useful to those concerned with promoting co-operatives.

COUNTRY-SPECIFIC

ETHIOPIA

SINA Ethiopia National Workshop and Study Tour on Housing Cooperatives.

Nairobi, Settlements Information Network Africa (SINA), Mazingira Institute, 1989.
In: SINA Newsletter, 19 (1989) : 3-14.
ill.
Co-operative housing
ETHIOPIA

Settlements Information Network Africa (SINA) has organized several exchange visits and study tours in which members of housing co-operatives, promoters of co-operatives in government ministries and co-operative unions, as well as non-governmental organizations involved in shelter work in low-income communities, exchange ideas and experiences. The study tour in April 1989 took participants from Kenya, the United Republic of Tanzania, Zambia and Zimbabwe to Ethiopia. Participants visited housing co-operatives in Addis Ababa, Debre Zeit, Awassa and Assela. This report is based on the Workshop and preceding study tour. It gives an overview of housing co-operatives in Ethiopia since 1968, a description of the Study Tour and reports from the working group sessions.

KENYA

Co-operative housing development in Kenya: a socio-economic appraisal/Rose Gatabaki-Kamau.
Nairobi, University of Nairobi, Housing, Research and Development Unit, 1985.
131p.
*Co-operative housing * Financial aspects * Low-income groups*
KENYA

This study is based on a detailed socio-economic analysis of three housing co-operatives in Kenya. It identifies and discusses problems faced by the co-operatives and makes recommendations for improving the situation, arguing that co-operatives should not simply be means of mobilizing finance and labour but should be an acceptable way for low-income groups to gain access to land and finance. Since the study was written, the National Co-operative Housing Union has begun to provide institutional support to co-operatives, but many of the recommendations are still pertinent.

Co-operative housing society management committee training manual/National Co-operative Housing Union (NACHU).
Nairobi, NACHU, 1988.
72p.
*Manuals * Co-operatives * Housing construction*
KENYA

This manual was prepared for the use of NACHU in its education and training programmes with the management committees (boards) of member co-operative societies. The manual covers structuring of a housing co-operative, developing a housing co-operative project, managing staff and finances and managing a housing co-operative. The manual can be used either in structured courses or as a reference document by a society. The manual specifically deals with the particular co-operative housing developed by NACHU for Kenya but it will also be of interest to those preparing manuals in other countries.

Co-operative housing society member orientation manual/National Co-operative Housing Union (NACHU).
Nairobi, NACHU, 1988.
53p.
*Manuals * Co-operative housing * Project management*
KENYA

This manual is for ordinary members of housing co-operative societies and complements the manual for management committee members. It describes varying types of housing co-operatives, co-operative principles, responsibilities of members and the management committee, the institutions concerned with co-operatives, various aspects of developing projects and the role of the co-operative in managing the project.

LESOTHO

Low cost co-operative housing in Lesotho/W.J. Campbell and E. Galindo.
In: Review of international co-operation, 73 (1) 1980 : 35-54. - Extract from report prepared for the United Nations Capital Development Fund.
*Low-cost housing * Project management * Co-operative housing*
LESOTHO

It describes the co-operative housing project in Lesotho including the establishment of a "technical service organization" (LEHCO-OP) and of the first housing co-operative known as Mohalalitoe. Discusses steps of project implementation, the establishment of an associated enterprise to produce building materials and components and the organization of self-help construction.

It covers in some detail problems experienced with finance, defaults, self-help construction, land tenure and communication with low-income families, tracing many of the problems to lack of adequate education and training for members at an early stage.

UNITED REPUBLIC OF TANZANIA

Housing co-operatives in the human settlements sector: the Dodoma experience/Simon Mazengo, 1989.
8p. : ill. - Unpublished paper presented at the Sixth SINA Regional Workshop, Nairobi, May 1989.
*Co-operative housing * Housing stock * Core housing*
UNITED REPUBLIC OF TANZANIA

This paper describes the growth of housing co-operatives in Dodoma. In 1973, the United

Republic of Tanzania initiated plans to move its capital from Dar-es-Salaam to Dodoma. The Low Cost Housing Unit (LCHU) was established as part of the Capital Development Authority, to provide technical services necessary for low-cost house delivery, and housing co-operatives were identified as one way of providing housing. Since 1981, 50 housing co-operatives with an overall membership of 3000 have been formed. These are mostly employment-based. The LCHU allocates plots and assists co-operatives through the steps of formation, registration, loan application and construction. Housing co-operative members build two-room core houses which members can develop incrementally.

The author shows that co-operative housing activity has created employment opportunities and also enabled women to be active in construction-related activities, an area in which women have not previously been active. He concludes that it is important that co-operative activity does not stop at house construction but should continue for maintenance and economic activities.

An integrated development approach to housing co-operatives in Tanzania/S.M. Kulaba.

In: Ekistics, 298 (Jan-Feb 1983) : 35-41
Co-operatives * *Financial aspects*
UNITED REPUBLIC OF TANZANIA

This article assesses the performance of housing co-operatives in the United Republic of Tanzania. It details many external constraints, such as slow land allocation and shortages of building materials, as well as internal constraints, such as members not understanding their financial obligations. The author identifies three important lessons: (a) small co-operatives are more successful than large ones; (b) least ambitious projects are most successful; and (c) middle-income co-operatives or a mixture of middle-income and low-income co-operatives are more successful than those composed only of a low-income membership. The author makes a number of recommendations for improving the housing co-operative system in the United Republic of Tanzania.

ZIMBABWE

Zimbabwe National Workshop on Construction and Housing Cooperatives.

Nairobi, Mazingira Institute and Zimbabwe Ministry of Community and Co-operative Development, 1988.
40p.: ill.
Co-operatives * *Housing construction* * *Building materials*
ZIMBABWE

This Workshop and study tour were organized by SINA and the Zimbabwe Ministry responsible for co-operatives, with some involvement of the Ministry of Housing. Participants were from two ministries, local authorities and housing co-operatives. Visitors came from Canada, Ethiopia, Kenya, Malawi, Mozambique and the United Republic of Tanzania. The final output is in the form of very detailed guidelines for a plan of action for the development of housing co-operatives. The plan is addressed to the co-operative sector, government, local authorities, financial institutions, non-governmental organizations and private-sector employers. It includes recommendations for: organization and management; education and training; legislation and land tenure; institutional support; finance; and co-operation between housing, construction and building materials co-operatives.

ASIA

REGIONAL

Community based housing development - the role of the community in housing supply for the urban masses in South-East Asia.

Rotterdam, Institute for Housing Studies (IHS), 1985.
112p.
Housing stock * *Resettlement* * *Upgrading* * *Community organization*
SOUTH-EAST ASIA

Report of a regional seminar consisting of the seminar conclusions and papers presented. Subjects include resettling shanty dwellers in Pune, India; community participation in urban upgrading in Orangi, Pakistan; a neighbourhood improvement programme in Surabaya, Indonesia; slum improvement through collective reconstruction in Visakhapatham, India; land-sharing in Bangkok, Thailand; the Pagtambayayong Foundation housing projects in Cebu City, the Philippines; Housing the Homeless in Semarang, Indonesia; the Saarland village socialized housing projects, Manila, Philippines; and participation in a core-housing scheme in Surabaya, Indonesia.

A time to build, people's housing in Asia/Jorge Anzorena and Wendy Poussard.
Hong Kong, Plough Publications, 1985.
64p.
*Case studies * Public participation * Self-help housing*
ASIA

A personal reflection by Jorge Anzorena based on his belief in the effectiveness of participation. It uses case studies, stories and extracts from other publications.

COUNTRY -SPECIFIC

INDIA

Organization and management of housing co-operatives/M.L. Khurana.
New Delhi, National Co-operative Housing Federation of India, 1986.
407p.
*Manuals * Co-operative housing*
INDIA

A comprehensive manual for the use of housing co-operatives in India. Subjects covered include the role of housing co-operatives in India, organization, and planning and management. The detailed appendices cover many aspects of legal and financial procedures, and the annexes contain examples of standard forms. Mainly of use to Indian co-operatives but also provides a description of how the complex Indian system of housing co-operatives works.

Sidharthnagar slum self-help housing and development programme.
Ahmedabad, Ahmedabad Study Action Group, 1987.
10p.
*Self-help housing * Community organization * Slums*
INDIA

This paper describes the efforts of a slum community in Pune, India, to resist eviction and improve their community through self-help. The project followed three main stages, *viz.*, negotiating with the local authority for recognition of the slum dwellers' right to stay, negotiating for technical assistance from the same authority and mobilizing the community into a housing co-operative society. Members were eventually able to construct their houses and to improve basic services using their own money, labour and materials (much of which were recycled from the old houses). Group activity was encouraged, with priority for assistance being given to groups rather than individuals.

The project could not have succeeded without the constant intervention of one individual, a volunteer social worker who negotiated with the local authority as well as financiers on behalf of the community. The main problem encountered was the communitys' low morale which was a result of the financiers' unwillingness to extend credit and delays caused by long bureaucratic procedures. The individual involved in promoting this project trained some members of the community on how to handle the bureaucracy. This has been useful in keeping the community working together, as residents maintain and improve basic services.

REPUBLIC OF KOREA

Bogun Jahri: the homeless resist eviction, Seoul, South Korea.
Ahmedabad, Ahmedabad Study Action Group, 1987.
15p.
*Resettlement * Core housing * Self-help * Financial aspects*
REPUBLIC OF KOREA

This paper describes the resettlement of a group that was to be evicted. Land was bought by a foreign church-based non-governmental organization while a local non-governmental organization managed the project. The land available on the new site, if subdivided, gave each family a plot that was smaller than the minimal residential plot size allowed by the law for individual construction. The group was therefore forced to register as a co-operative in which individuals only had the title to their houses in one-storeyed buildings. People joined by paying for their land, but this money was in effect returned to them in the form of very soft loans for the construction of "shell" houses (outer walls, roofs, doors and windows). Self-help labour accounted for about 90 per cent of total labour and was converted to cash wages which went into repaying individuals' loans. Repayments went into a revolving fund used to finance community services and to help other slum communities. Completed houses were allocated by lottery. The loan repayment rate has been 100 per cent.

SRI LANKA

Kottikewela housing project in Ampari District and Mahawatte Housing Programme in Colombo.

Ahmedabad, Ahmedabad Study Action Group, 1987.
11p.
Housing programmes * *Rural housing* * *Non-governmental organizations*
SRI LANKA

Kottikewela is a rural housing project promoted by the Social and Economic Development Centre (SEDEC), a non-governmental organization. The Rural Development Society of the village was used as the base organization, and SEDEC provided skilled labour to complement the labour of villagers in house building. Lessons learned were that in situations of intense poverty organizing people is not enough -- people need tools, skills and working capital. Liaison between government and non-governmental organization is necessary, and people respond when the promoting organization places trust in them and works out solutions with them. In urban Colombo, SEDEC facilitated the formulation of a "housing society" in an upgrading project. An elected committee was able to take responsibility for house construction and to organize self-help construction. As a result, what was once an area of shanties is now a healthy settlement.

THAILAND

Land sharing as an alternative to eviction: the Bangkok experience.

Ahmedabad, Ahmedabad Study Action Group, 1987.
18p.
Squatters * *Land development* * *Land tenure* * *Housing construction*
THAILAND

Land-sharing is a compromise between total squatter occupation and eviction in which landlords and squatters agree to co-exist. This study describes five land-sharing agreements in Bangkok, where residents have been able to negotiate to stay on part of the land. In all cases, relocation and, therefore, reconstruction is involved. In one project, residents formed a credit union and managed to get credit from a foreign non-governmental organization and to hire a contractor who was supervised by the community. In other cases, housing development was carried out by the landowner or the National Housing Authority, or through individual self-help building. One problem experienced is that the type of land tenure available under land-sharing agreements falls short of outright ownership and most housing financiers will not make funds available to develop untitled land.

TURKEY

Housing co-operatives to provide shelter/Sahap Cakin.

Miami, International Institute for Housing and Building, 1986.
In: Report of the World Congress on New Trends in Housing Projects, vol. 1. 19p.
Co-operative housing * *Housing stock*
TURKEY

Examines housing co-operatives in Turkey based on a field survey. Problems encountered by housing co-operatives are discussed under six main areas: the initial formation of co-operatives, finance, land and utilities, design, construction and post-occupancy, and maintenance and management. Suggestions are then made for improving the co-operative housing system.

LATIN AMERICA

REGIONAL

Co-operatives build housing in many ways.

Washington D.C., Co-operative Housing Foundation, 1982.
p.4 - (Concepts and methods series No. 1)
Housing improvement * *Co-operative housing*
LATIN AMERICA * JAMAICA

Describes how co-operative housing programmes have assisted members to improve housing and argues that working with existing co-operatives in other sectors is particularly important. Uses examples from Jamaica, Nicaragua, Panama and Paraguay.

Manual para directores de las cooperativas vivienda.

Washington D.C., Co-operative Housing Foundation, 1987.
42p.
Manuals * *Training programmes* * *Co-operative housing*
LATIN AMERICA

This detailed training manual is for use in courses for the board members of housing co-operatives in Latin America.

COUNTRY-SPECIFIC

COLOMBIA

The self-help housing movement in Colombia/Jose Ospina.
In: Open House International. - 10 (4) : 34-39.
Self-help housing
COLOMBIA

Traces the history of the co-operative self-help housing movement in Colombia.

HAITI

Rehabilitation of St. Martin Quarter, Port-au-Prince, Haiti.
Washington D.C., Co-operative Housing Foundation, 1981.
4p. - (Fact sheet no. 2)
*Upgrading * Community development*
HAITI

Describes an upgrading project using a co-operative approach to community development.